

§ 160-1

**INSURANCE**

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**Chapter 160**

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**ARTICLE I**

**Fire Insurance Claims**

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[HISTORY: Adopted by the Mayor and Council of the Borough of Wood-Ridge: Art. I, 6-18-84 as Ord. No. 84-11. Section 160-6 added at time of adoption of Code; see Ch. 1, General Provisions, Art. III. Other amendments noted where applicable.]

**GENERAL REFERENCES**

General penalty — See Ch. 1, Art. II.  
Payment of claims by borough — See Ch. 15.

**ARTICLE I**

**Fire Insurance Claims**

[Adopted 6-18-84 as Ord. No. 84-11]

- § 160-1. Certificate or resolution required prior to payment of certain claims.

No insurer issuing fire insurance policies in this state shall pay any claim for fire damages in excess of two thousand five hundred dol-

lars (\$2,500.) on any real property located in the Borough of Wood-Ridge pursuant to any fire insurance policy issued or renewed after the adoption of this Article and its being filed with the State Commissioner of Insurance, unless or until the insured person submits an official certificate of search for municipal liens pursuant to N.J.S.A. 54:5-12 certifying that all taxes, assessments, or other municipal liens or charges, levied and assessed and due and payable against said property have been paid or the insurance company is in receipt of a resolution of the Wood-Ridge Mayor and Council pursuant to § 160-2 herein.

**§ 160-2. Payment of liens by installment.**

- A. If the Mayor and Council are notified that the claim for fire damages is to be used to restore or improve the fire-damaged property, it may enter into an agreement with the owner of said property for the payment of the delinquent taxes, assessments or other municipal liens, by installments.
- B. In such case, the Mayor and Council may by resolution authorize the insurance company to make full payment on the claim to the insured person, and such payment may be made upon receipt of a certified copy of the resolution.

**§ 160-3. Procedure for insured persons seeking payment of certain claims.**

- A. Any insured persons seeking payment of a claim for fire damage in excess of two thousand five hundred dollars (\$2,500.) shall request and obtain an official certificate of search for municipal liens to ascertain whether all taxes, assessments or other municipal liens or charges levied and assessed and due and payable against the property have been paid.
- B. Any request for an official certificate of search for municipal liens shall specify that the search concerns fire damaged property.

- C. If the official certificate obtained shows that no liens or charges are outstanding, the insurer may pay the claim to the insured property owner.

**§ 160-4. Insurance companies required to pay borough for liens; exception.**

Unless an insurance company is in receipt of a resolution made pursuant to § 160-2 herein, it is hereby authorized and required to pay to the Borough of Wood-Ridge the amount of all liens appearing on the official certificate of search and such other recorded liens or related charges as may be certified to it.

**§ 160-5. Filing of copy of provisions.**

A copy of this Article shall be filed with the State Commission of Insurance with the request that the Borough of Wood-Ridge be added to the list of municipalities published in the New Jersey Register which have adopted ordinances pursuant to N.J.S.A. 17:36-8 et seq.

**§ 160-6. Violations and penalties.<sup>1</sup>**

Any violation of the provisions of this Article shall be punishable as provided in Chapter 1, General Provisions, Article II.

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<sup>1</sup> Editor's Note: Added at time of adoption of Code; see Ch. 1, General Provisions, Art. III.